



INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if known	
				Application Number	10/043,984
				Filing Date	January 9, 2002
				First Named Inventor	Michael D. Brown et al.
				Group Art Unit	2161
				Examiner Name	Unknown
Sheet	1	of	2	Attorney Docket Number	157450-0011

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code			
SM	1.	6,304,859		Ryan et al.	10-16-2001	
SM	2.	6,161,096		Bell	12-12-2000	
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OTHER DISCLOSURES – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
SM	22.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
SM	23.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 (http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html).
SM	24.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

Examiner: /Sanjeev Malhotra/ Date Considered: 03/02/2007

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SM	25.	Internal Revenue Service, Private Letter Ruling 96-36-033 (March 12, 1996).
SM	26.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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